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**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

NO. C-02-197-04-CO03

MGM Financial Services, Inc., and Geoffrey S.
Huetten, Vice President and Owner, and Lois A.
Jackson (fka Lois A. Huetten), Secretary and former
Designated Broker, and Patrick K. McKeehan,
President, and Randall L. Maine, Chairman of the
Board of Directors,
Respondents.

**CONSENT ORDER
PATRICK K. MCKEEHAN**

10 COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck
11 Cross, Division Director, Division of Consumer Services, and Patrick K. McKeehan (Respondent), and finding that the
12 issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent
13 Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW
14 34.05.060 of the Administrative Procedure Act, based on the following:

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AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent have
agreed upon a basis for resolution of the matters alleged in Amended Statement of Charges No. C-02-197-04-SC02
(Statement of Charges) entered July 26, 2004, (copy attached hereto). Pursuant to chapter 19.146 RCW, the
Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondent hereby
agrees to the Department's entry of this Consent Order and further agrees that the issues raised in the above captioned
matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent
Order to fully resolve the Statement of Charges.

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CONSENT ORDER
PATRICK K. MCKEEHAN

1 Based upon the foregoing:

2 A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the activities
3 discussed herein.

4 B. **Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a hearing before an
5 administrative law judge, and that he has waived their right to a hearing and any and all administrative and judicial
6 review of the issues raised in this matter, or of the resolution reached herein.

7 C. **Affidavit.** It is AGREED that Respondent shall immediately provide the Department with a properly
8 notarized Affidavit, declaring the dates and nature of his association with MGM Financial Services, Inc., the dates and
9 nature of his association with Randall L. Maine, the nature of Randall L. Maine's association with MGM Financial
10 Services, Inc., Respondent's last known contact information for Randall L. Maine, and declaring that Respondent has
11 transacted no business requiring a license from the Department after the date of his resignation from MGM Financial
12 Services, Inc.

13 D. **Restriction on Participation in the Industry.** It is AGREED that Respondent shall be prohibited from
14 participating in the conduct of the affairs of any licensed mortgage broker, in any capacity, for a period of five (5) years
15 from the entry of this Consent Order.

16 E. **Application for Mortgage Broker License.** It is AGREED that Respondent shall not apply to the
17 Department for any license under any name for a period of five (5) years from the entry of this Consent Order.

18 F. **Investigation Fee.** It is AGREED that Respondent shall pay to the Department an investigation fee of
19 \$250.00 in the form of a cashier's check made payable to the "Washington State Treasurer" upon entry of this order.

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1 **G. Complete Cooperation with the Department (statements).** It is AGREED that Respondent shall
2 provide the Department truthful and complete sworn statements outlining his activities with respect to MGM Financial
3 Services, Inc. and any and all persons involved or in any way associated with MGM Financial Services, Inc., including
4 but not limited to the named Respondents, employees, businesses and persons with whom MGM Financial Services,
5 Inc. dealt, communicated, or otherwise related. The “sworn statements” may take the form of affidavits, declarations, or
6 deposition testimony, at the Department’s discretion.

7 **H. Complete Cooperation with the Department.** It is AGREED that Respondent shall cooperate fully,
8 truthfully and completely with the Department and provide any and all information known to him relating in any manner
9 to MGM Financial Services, Inc. and any and all persons involved or in any way associated with MGM Financial
10 Services, Inc., including but not limited to the named Respondents, employees, businesses and persons with whom
11 MGM Financial Services, Inc. dealt, communicated, or otherwise related. It is further AGREED that Respondent shall
12 provide any and all documents, writings or materials, or objects or things of any kind in his possession or under his care,
13 custody, or control relating directly or indirectly to all areas of inquiry and investigation. A failure to cooperate fully,
14 truthfully and completely is a breach of this Consent Order. It is further AGREED that Respondent shall testify fully,
15 truthfully and completely at any proceeding related to the Department’s investigation and enforcement actions related to
16 this matter, including, but not limited to MGM Financial Services, Inc. and the named Respondents.

17 **I. Compliance with the Law.** It is AGREED that Respondent shall comply with the Mortgage Broker
18 Practices Act and the rules adopted thereunder

19 **J. Non-Compliance with Order.** It is AGREED that Respondent understands that failure to abide by
20 the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of
21 such legal action, Respondent may be responsible to reimburse the Director for the cost incurred in pursuing such
22 action, including but not limited to, attorney fees.

23 **K. Voluntarily Entered.** It is AGREED that the undersigned Respondent has voluntarily entered into this
24 Consent Order, which is effective when signed by the Director’s designee.

1 L. **Completely Read, Understood, and Agreed.** It is AGREED that Respondent has read this Consent
2 Order in its entirety and fully understands and agrees to all of the same.

3 **RESPONDENT:**

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6 /S/
PATRICK K. MCKEEHAN

12/11/2004
Date

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8 **DO NOT WRITE BELOW THIS LINE**

9 THIS ORDER ENTERED THIS /22/ _____ DAY OF /December/ _____, 200__.

10
11 /S/
12 CHUCK CROSS
13 Director and Enforcement Chief
14 Division of Consumer Services
15 Department of Financial Institutions
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